

Experiences of IIIE: 1983-2007

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Abstract. At the dawn of the fifteenth century Hijri, two universities International Islamic University of Islamabad (IIUI) and International Islamic University of Malaysia (IIUM) were launched with the mission of integrating the Islamic world view and all modern branches of knowledge. An important portion of this mission was the production of a body of knowledge to be known as “Islamic Economics.” This would provide an alternative to conventional modern economic theory which is based on interest and on the concept of *homo economicus*, both of which are alien to Islamic ideals. The object of this note is to review the experience of International Institute of Islamic Economics (IIIIE), one of the key departments of IIUI. Our goal is to learn from this experience so as to advance the project more efficiently in the future. We will discuss the successes so as to be able to build on them, and also the failures, so as to avoid them.

1. The Vision of the Founders of IIIE

There was much excitement and enthusiasm at the founding of the International Institute of Islamic Economics (IIIIE), as an integral unit of the International Islamic University of Islamabad (IIUI). In Pakistan, General Zia-ul-Haque had promised to move to an Islamic system. There was ferment and activity all over the Islamic world. It appeared that with the start of an Islamic system, there would be need for large numbers of scholars with training in both modern systems of governance, law, politics, and economics, and also knowledge of the traditional methods of Islam. The IIUI website states that:

“The foundation of the Islamic University, Islamabad was laid on the first day of the fifteenth century Hijrah i.e. Muharram 1, 1401 (November 11,1980). This landmark of the beginning of the new Century symbolizes the aspirations and hopes of the Muslim Ummah for an Islamic renaissance. The desire to produce scholars and practitioners, imbued with Islamic Learning, character and personality, and capable to meet the economic, social, political, technological and intellectual needs of the Muslim Ummah was the *raison d'être* of this University”

Some of the specific goals of IIUI, taken from documents, are listed below:

1. **Institution Development:** To develop an International Islamic seat of higher learning, research, instruction and training in various branches of knowledge.
2. **Character Development:** To produce a balanced and harmonious human personality, duly informed of and embedded in the Islamic world view and infused with Islamic idealism To develop Islamic character and personality among the students, teachers and the supporting staff in the University

3. **Development of Scholars:** To produce scholars fully aware of the human intellectual and scholastic heritage, including the most current developments in human knowledge. To highlight and define the relevance and implications of Islam for the whole gamut of human thought and action.
4. **Islamization of Knowledge:** To re-construct human thought in all its forms on the foundations of Islam To encourage and promote education, training and research in Islamic Learning, social, natural, applied and communication sciences, and other branches of knowledge
5. **Action Orientation:** To take practical steps for ideological , moral, intellectual, economic and technological developments ideas, principles in accordance with the norms of Islam and to take necessary steps for developing practical solutions of contemporary problem.
6. **Knowledge Base for Problems of Muslim Ummah:** To provide a sound intellectual and scholastic foundation for the ideological, moral, intellectual, social, economic and technological development of the Muslim Ummah within the framework of the values, ideals, principles and norms of Islam.
7. **Islamically Trained Professionals:** To produce skilled personnel for effective implementation of Islamic norms and values and management of Islamic institutions, primarily in Pakistan and, as far as possible, in other parts of the world.
8. **Promotion of Unity in Ummah:** To foster cooperation and promote mutual understanding among the institutions working for the advancement of Islamic learning and knowledge in different parts of the world for the realization of common objectives.

There is no doubt that this extremely ambitious list of projects covers the gamut of problems of facing the Ummah currently, and represents a far sighted and visionary attempt at their solution. Below we will discuss the successes and failures of IIE in light of these goals, and discuss how to improve the situation in the future in the light of this experience.

2. Progress Report on Eight Goals

As described in the introduction, this institution was designed to strive for the achievement of eight goals, carefully chosen for their importance and relevance to current issues. In this section, we discuss each of these goals separately, and assess progress towards these goals. We also make suggestion for further improvements.

2.1 Institution Development

Because of the central importance of knowledge in Islam, institutions for learning developed from the earliest times, and have played a leading role in guiding the fortunes of the Ummah. In this regard, the development of a world class educational institution firmly founded on Islamic principles is a task of high priority for the Ummah as a whole. There are many dimensions along which IUI represents a tremendous achievement in this direction. There are very few places in the Islamic world which offer simultaneous deep and thorough grounding in both traditional Islamic sciences as well as the modern ones. Central to this project are the following departments, all of which are active and functional, and have made numerous contributions to the academic environment in the Muslim world:

1. **Arabic:** The restoration of Arabic to its central place as the common language of all Muslims has been recognized by many as essential to the project of developing unity of the Ummah and consolidating and building up the traditional base of Islamic knowledge. The Arabic Department has performed extremely well in training all IIUI students in the language, as well as fostering scholarship and research essential for furthering the development of language skills.
2. **Usuluddin:** Central to Islam is knowledge of the basic principles of our religion. These are provided by this department in an efficient and competent manner. The goal is not only to provide book learning, but also to instill Islamic values and character in the students.
3. **Shariah and Law:** The technical aspects of Islamic law are central to the Islamic Sciences. IIUI is unique in providing a program in law which simultaneously teaches modern law together with Islamic Law.
4. **IIIE:** The school of Islamic Economics simultaneously teaches contemporary modern economic theory and also all relevant material from the corpus of Islamic knowledge.
5. **Islamic Research Institute:** IRI has a mission of promotion of research in all areas relevant to Islam, including economics. It has achieved an enviable record, having organized numerous international and national conferences on relevant to current issues facing the Ummah as a whole. The IRI journal *Islamic Studies* has achieved international prominence, and has a unique position in publication of research which integrates the latest Western research into the framework of Islamic thought.
6. **Dawah Academy:** The responsibility of the Muslim Ummah is to invite to the good and prevent evil. Knowledge by itself is a hujjah against you, unless it is acted upon. The Dawah academy provides a means for translating the knowledge acquired into action. Numerous well thought and coordinated program at local, national and international levels have been carried out by the Dawah academy for presenting the Islamic worldview to large and diverse types of audiences.

Each of the departments mentioned above has substantial accomplishments to its credit, which we cannot pause to list here. The goal of mentioning them is to give a picture of the environment within which IIIE operates, which is the focus of this note. With respect to the goal of institutional development, it is clear that IIUI is virtually unique within the Islamic world in offering this broad range of academic departments, which are coherent and integrated within an Islamic perspective. We should be extremely grateful to Allah for breathing life into these dreams and visions of Muslims committed to the project of the uplift of the Ummah. At the same time, we should not lose sight of our own shortcomings and failures, and strive to work harder to remove these and make further improvements and progress. In light of this, we make some suggestions regarding fruitful direction for further work.

Directions for Future Development: Secular models of institutions have different people with different goals working together under a common set of rules, and motivated solely by money. Islamic models focus on unity of purpose, and the fact that the Ummah is like one body. This spirit existed at the start, and many people who joined the university did so with a sense of purpose, and the motivation to serve the Ummah. For various reasons, this spirit appears to have dissipated in time. To strengthen the institution, it is necessary to take positive steps to achieve this unity of purpose and commonality for all members of the community, including faculty, staff and students. Specific steps to achieve this are listed:

1. The idea that we are all together in a common endeavor with the high goal of serving the Ummah, with respect to a crucial necessity, must be inculcated in all staff and faculty. There must be explicit programs to achieve this goal, since the help of Allah is with the united group Muslims – it is withdrawn when the Muslims are divided between each other. *“8:46 And obey Allah and His Messenger. and fall into no disputes, lest ye lose heart and your power depart; and be patient and persevering: For Allah is with those who patiently persevere.”*
2. One important tool which has been given to the Ummah by Allah is “shoora”: *42:38 Those who hearken to their Lord, and establish regular Prayer; who (conduct) their affairs by mutual Consultation; who spend out of what We bestow on them for Sustenance;* The process of consultation is an excellent method for promoting cooperation, universal participation in the decision making process, as well as creating a sense of responsibility for the overall project. Our current institutional structures are based on British patterns, which are hierarchical, authoritarian and very much in conflict with the egalitarian traditions of Islam. This neglect of the orders of God and our own administrative traditions exacts heavy costs.

2.2 Character Development

An essential component of any Islamic university should be character development. This is at the heart of the teachings of Islam, and was central to the mission of our Prophet Mohammad s.a.w. Many different types of efforts were made to implement this at IIUI and at IIIE. The main structured method was expected to be the course requirements of Usuluddin. Teaching of courses on Islamic characteristics, by teachers who should model the required behavior, was expected to be the medium of character change. In addition to this, numerous initiatives were taken by many individuals of exceptional character and vision, which IIUI has managed to attract throughout its existence. These initiatives involved talking to students at hostels, inspiring them in classes, engaging students in projects of social relevance, having Islamic retreats and camps for training students, having talks by Islamic community leaders both local and foreign, special projects related to current events affecting Muslims. Students also responded to these initiatives by organizing their own events for furthering Islamic awareness.

Overall the efforts made along this dimension by personnel at IIUI are inspiring, and a model for other institutions. Nonetheless, it is essential to further strengthen and build upon these methods, especially in view of the following two facts:

Western Failure: Reuben (1996) writes that “Late nineteenth century colleges had the explicit goal to build character and promote morality (understanding of duties to family, community, country and God) while at the same time contributing to the advancement of knowledge. These two goals proved to be incompatible.” In a historical process traced by Reuben, universities tried many different methods for character building before finally abandoning the goal and turning purely to the pursuit of knowledge. This historical study of development and evolution of Universities in the USA is an illuminating book which contains many useful lessons for structuring higher education in Pakistan.

Central Islamic Mission: It should be obvious that the central Islamic mission of education is to build character. This character is displayed in the 'Amal Saleh which are the result of strong faith. The Quran and Hadeeth are full of exhortations towards development of essential characteristics like trustworthiness, truthfulness, concern and compassion for the oppressed and the poor, justice and fair dealing even with the enemy, etc. The Prophet s.a.w. created these characteristics in his followers, creating moral exemplars for all mankind out of people who used to bury their daughters and fight blood feuds over trivial matters. Islam provides us with the tools to achieve such transformations.

Directions for Future Development: The mission to build character is a central need of the present times. All over the world, there is tremendous parental concern at damage done to character by modern educational institutions. While a broad range of initiatives has been utilized for this purpose at IIUI, the only systematic and structured method under use is that of teaching courses in Usuluddin. All other initiatives have been ad-hoc and non-systematic, dependent on personal initiatives of various community leaders. IIUI has been fortunate in attracting inspiring personnel, and they have contributed greatly to its development. Having interviewed many IIIE students and alumni, I found that character development was directly related to inspiring teachers.

Many studies and research show that most learning takes place outside of classrooms. Thus systematic real activities to promote character should be designed and made an integral part of the curriculum at IIUI. To design such activities, we will have to look outside Western concepts of universities, since they have abandoned this mission long ago. Our tradition is full of different methods for character development, and we will have to study our heritage, and creatively adapt these methods in a systematic way to be an integral part of the training offered at IIIE and IIUI. In particular we should focus on attracting inspirational individuals of exceptional character as means of promoting the desired changes.

2.3 Development of Scholars

A great deal of thought was put into designing a curriculum at IIIE which would lead to development of scholars capable of combining the best of both Eastern and Western traditions, and leading the way to the development of Islamic solutions to modern problems, especially in the economic domain. The four year B.Sc. Economics programs launched in 1984 incorporated both the latest developments in modern economic theory as well as a solid base for the traditional Islamic sciences. The far sighted vision of the planners is evident from the fact that the Higher Education

Commission has recently adopted a similar pattern as template for all universities within Pakistan.

From among the students and faculty of IIIE, many have produced research of high caliber. There has been considerable cross-fertilization. IIIE scholars have gone on to IDB/IRTI, IIUM, Loughborough and other notable institutions both within and without the Islamic world. IIIE has also received visits of different durations from notable scholars in Islamic Economics from throughout the Islamic world. Students who trained at IIIE have been inspired by the vision of an Islamic economic system. Those who moved outside academia have contributed in different ways to the Islamization of their respective institutions, by providing access to relevant research.

In addition to research done by IIIE students and faculty, the organization of large number of research seminars at local, national and international level has done much to stimulate interest in topics of importance to Islamic Economics among a much broader audience. Numerous seminars have been organized on diverse topics such as Awqaf, Zakat, Islamic Insurance, Accounting and Auditing Standards, Islamic Economics, and others. Research produced for these seminars has been collected in form of proceedings, and has also stimulated interest and further research in these areas.

Directions for Future Development: Although achievements have been considerable, there is still some distance to go towards the lofty goals set by the initiators of this project and required by the needs of the Ummah. We have been unable to achieve a critical mass of dedicated scholars jointly pursuing advanced research projects in Islamic economics on a sustained and long-term basis. Although this ideal has been achieved from time to time, it has not been sustained sufficiently long to produce the desired results. As a consequence of this shortcoming, we have not been able to produce enough advanced scholars within IIIE itself. This is a chicken-and-egg type problem. Scarcity of advanced scholars in Islamic Economics means that we do not have enough on our faculty. This leads to difficulties in producing such scholars from our own students, since we do not have sufficient advisors for all who wish to pursue advanced research. Several steps have been taken to improve the number of Ph.D.'s on the faculty, and to improve research orientation and Ph.D. advisory facilities in the recent past. Hopefully, with these concerted efforts and the passage of time, the problem will resolve itself.

2.4 Islamization of Knowledge:

In my view, despite excellent efforts at providing the best of both the Eastern and Western traditions at IIIE, the main project of Islamization of Western Knowledge has not been very successful. However, this is not due to local issues at IIIE, but a general problem facing the Ummah as a whole. In the past, Muslims have successfully encountered and adapted bodies of knowledge of different types from many different civilizations, notably Greek, Roman, Persian, Indian and Chinese. For over a hundred years, Muslims have been unsuccessful in assimilating Western knowledge into an Islamic framework – the project for Islamization of knowledge has been a failure in many ways. Many prominent Muslims have acknowledged this failure, and discussed the reasons for it and solutions to the problem, which is one of the critical problems facing the Ummah at this juncture. In my view there are two major problems which

have created, and continue to create difficulties in the project of assimilating useful insights from Western body of knowledge.

1: Those who have not studied the history of Western social sciences do not understand how deeply the rejection of God is built into the heart of this body of knowledge. Furthermore, because Western writers have not highlighted this aspect, even those who study Western accounts fail to pick this up. In adapting Western knowledge, we have to reject the poisonous elements while accepting valid discoveries. It is like getting honey out of a beehive; we must avoid getting stung.

2. Similar problems were faced in assimilating Greek philosophy, which had lots of nonsense relating to Greek mythology, Greek Gods, erroneous natural philosophy and logic, etc. Muslims were able to successfully adopt useful material and reject and avoid the falsehoods and errors. Today, the Muslims lack the self-confidence to do the same with the Western body of knowledge; there is a general inferiority complex generated by a century of losses on the battlefield. We are so dazzled by the magnificence of Western technological achievements that we are inclined to accept anything that prominent Western scientists say on their authority alone, without engaging our own minds, observations, and traditions to assess validity.

3. In doing this we run against the laws of God; the knowledge of the Quran is more precious than all the knowledge acquired by the West. According to a tradition narrated by Sa`eed ibn Sulaym radiyal-laahu `anhu: "If a person who has acquired knowledge of the Quran considers another person who has been gifted with something else to be more fortunate than himself, he has shown disrespect to the blessings of Allah ta`aalaa bestowed on him on account of his learning of the Quran." In according Western knowledge greater respect than it deserves, we are unable to be discriminating, rejecting the bad, and selecting the good. This leads to great problems with the project of Islamization of knowledge.

Specifically, Western conceptions of economics are built around the pursuit of wealth as the solution to all human problems, and the conception of man as selfish and greedy. Both of these are antithetical to Islamic concepts, and cannot be integrated within an Islamic worldview. Because of too much respect for Western intellectual traditions, Muslim economists have failed to reject these concepts and as a result have been unable to create a version of the Western knowledge base which is compatible with the teachings of Islam. There are signs that Muslims are rejecting the atheistic elements of Western teachings, and acquiring more and more confidence in our own heritage, traditions and scholarship. This is also impacting favorably on the Islamization of knowledge project at IIIE and IUI generally, and can be expected to lead to more positive results in the future.

2.5 Action Orientation:

Western methodology encourages social scientists to adopt a neutral attitude of a passive observer, for the fear the engagement with issues will lead to bias. Islam condemns knowledge which is not put into application as 'useless' and as a Hujjah against the scholar. Several steps have been taken at IIIE to translate the knowledge and research generated here into practical efforts to transform the economic system and bring them in line with Islamic teachings. In addition to working out the theory of an

Islamic economic system, IIIE has made systematic efforts to prepare concrete and detailed steps required to make a transition from a conventional to an interest free economy. Numerous workshops and research projects culminated in *IIIIE's Blueprint of Islamic Financial System*, prepared jointly by a team of researchers from IIIE headed by Dr. Syed Tahir.

IIIIE has been active in the efforts to Islamize the economy of the Pakistan. Faculty members have participated in preparation of reports demonstrating the feasibility of transition to an Islamic system on many different fronts, including elimination of interest from Government loans, Islamic Insurance, Islamic Banking etc. They have also participated in legal and political struggles to achieve these ends. They have also conducted training programs for relevant professional audiences from the financial sector to introduce them to Islamic methods. One of the most important and successful initiatives has involved the training of senior officers from the Banking Industry. A wide range of assorted training programs has introduced Islamic views, methods and alternatives to conventional systems to different target groups including Awqaf, Banking, Insurance, and other officials from the government and the private sector.

Directions for Future Development: While the faculty and the institution have actively participated in bringing about social transformation, this is not an integrated part of the curriculum at IIIIE, and hence students do not receive training along this line. It is not typical in the Western academia to engage students in projects to improve the world, and emulating Western models, we have also not built this aspect into the curriculum. This appears a major deficiency. The central difference between Islamic and Western teachings in economics is that Muslims sell their lives and wealth to buy the Hereafter, while the West teaches us to use wealth for luxury and accumulation. Western views have been so widely advertised that our students also assume that the purpose of their study is to get jobs and make money so they can enjoy life. Apart from explicit teachings on Islam on the value of knowledge, we must inculcate a sense of mission in our students. This can be done by actively engaging them in projects for social welfare and Islamization, and making this an integral part of the curriculum. Within the general framework of the imperative to do *Amr bil M'aruf and Nahi anil Munkir*, we must require our students to work in teams or individual to carry out projects of Islamic value. These could involve poverty relief, promotion of Islamic values, digging wells, microcredit, provision of potable water, recycling of garbage, or promoting social awareness of important issues facing society from an Islamic point of view. Actively engaging in such projects will develop compassion for the weak and oppressed, and striving for justice. According to Hadeeth, association with the poor also helps develop character. By struggling to solve real social problems, students will acquire a holistic perspective, and will be motivated to learn economics in terms of how it applies to solve real problems. This will provide them with a depth of understanding currently lacking in their theoretical studies.

2.6 Knowledge Base for Problems of Muslim Ummah:

Modern economic systems raise a plethora of problems which cannot be adequately handled within the traditional formulations of Fiqh. One of the specific objectives of IIIIE was to develop the knowledge base necessary to address current and urgent problems facing the Ummah along the economic dimensions. Substantial progress has

been made in this regard. One aspect of the task is to systematize and gather existing knowledge, and make it available for easy application to the new problems facing us. IIIIE has been instrumental in preparation of wide-ranging bibliographies (by Akram Khan) which have listed most available research in English and Urdu language for this purpose. Since this research was widely scattered and not readily available at any single source or computer base, this was a tremendous service to researchers in the area. Research monographs, and outcomes of proceedings of research conferences on a wide range of issues, have been published at IIIIE separately or in collaboration with others. In particular, Dr. Munawar Iqbal who has long been associated with IIIIE from the beginning, has been particularly prolific. He has published, authored or edited collections of works on the virtually the entire spectrum of issues relevant to the application of Islam to current economic problems.

In recognition of the achievements of IIIIE on many different frontiers, the IDB Prize (in Islamic Banking) for the Year 2000 was awarded to International Institute of Islamic Economics of the International Islamic University, Islamabad. The Selection of the IIIIE for the Award is:

- § In recognition of the leading efforts that the IIIIE made towards the application of basic concepts of Islamic financing.
- § In appreciation of the contribution of the IIIIE towards developing the subject on scientific basis.
- § In appreciation of the Institute's leadership role for developing the areas of Islamic Banking, Islamic Economics and Islamic Finance through teaching, research and training programmes.
- § In recognition of the valuable services rendered by the Institute for the reform of interest-based banking in Pakistan in accordance with the principles and Ahkam of the Shari'ah, especially training of bank employees for using Islamic financial instruments.
- § In appreciation of the Institute's role in preparing various technical and academic reports on Islamic banking, which have facilitated the way for Islamic banking in Pakistan.
- § In appreciation of the services extended by the Institute to the Government of Pakistan, the Council of Islamic Ideology and the Federal Shariat Court of Pakistan for the elimination of Riba from the economy.

Directions for Future Progress: Meager resources, both in terms of personnel and finances. have been a major obstacle in the past. The goal of provision of knowledge to the Ummah requires substantial resources. Fortunately, IDB/IRTI have launched a project to gather all relevant materials on Islamic Economics in a computer database. By collaborating with them, we can overcome some of these resources constraints. Additional recent efforts are underway to increase budget allocations for research activities, working papers, and output of publications, including books and a journal.

2.7 Islamically Trained Professionals:

With rapid growth of the Islamic Financial Industry, a serious shortfall in trained professionals has been created, and the gap is projected to become even larger. IIIIE has taken timely steps to ensure the development of suitably trained professionals, with knowledge of both the Shariah requirements as well as the modern finance theory. Far

sighted vision of the planners of IIIE has placed the institution in a unique position to address this need. Fully trained professionals for Islamic Financial industry require training along many dimensions:

1. Islamic character, trustworthiness, and integrity.
2. Sense of mission for propagation of Islamic teachings and leadership for changing existing systems to conform to Islamic principles and ideals.
3. Knowledge of Arabic, Shari'ah, and Fiqh relevant to financial affairs, together with the ability to access Islamic sources and develop rulings for new situations.
4. Knowledge of modern economic theory, finance, and business practices.

Very few institutions in the world have the capability of providing training in all these dimensions. As already discussed earlier, IIIE is well equipped to provide such training.

Specific steps have been taken to fulfill the projected need. A Department of Islamic Banking and Finance has been established which offers Certificates, Diplomas, Master's as well as advanced degrees in the area. Many training programs for all levels of banking officials have been designed and run in the past. For the future, steps are underway to develop of a systematic set of training programs of short, medium and long duration to fulfill the emerging needs of the Islamic financial industry. These steps are being co-ordinated with the State Bank of Pakistan as well as many international institutions (including IDB/IRTI) with interests and expertise in these areas.

2.8 Promotion of Unity in Ummah:

IIIIE has played its role in this vital area using many different avenues for promotion of the exchange of ideas. Students and faculty from IIIIE have visited many famous institutes within (and without) the Islamic world, and promoted collaborative efforts to build up the Islamic knowledge bases along the required dimensions. IIIIE has also been host to faculty members and students from throughout the Islamic world, and has retained a strong international character from the beginning. The vision that the Ummah transcends national boundaries has been part of its charter, and has been reflected in numerous international conferences organized or attended by IIIIE faculty and students. Our faculty have conducted training programs in Sri Lanka, and delivered talks to visiting delegations from many foreign universities on aspects of Islamic Economics and Finance. We have been approached by universities from all over the Islamic World, as well as outside, for joint collaborative efforts. Unfortunately, very limited resources have prevented IIIIE from more extensive efforts at international linkages.

Recognition of this resource limitation has led to a unique and innovative program based on Video-Conferencing equipment, which was installed at IIIIE in 2004 with partial financing and support from IDB. This equipment makes it possible to conduct joint classes and seminars with overseas institutions equipped with suitable equipments. IIIIE is unique in Pakistan in that joint classes with students and faculty from Iran, London, Jeddah, and Jordan have been conducted on a regular basis. This unprecedented landmark is a quiet revolution which bodes well for future efforts at furthering collaboration and cooperation among Islamic scholars.

Directions for Future Progress: One important initiative which would be extremely helpful is to create a student exchange program with sister universities throughout the Islamic world. Students from IIUI should spend one or two semesters at comparable universities from throughout the Islamic world. A broad based exchange program would not only help solve problems of resource constraints by enabling sharing and exchange of expertise, but would promote a sense of the unity of Ummah among students and faculty. Discussions have been initiated towards this in the past, but have not reached successful conclusion. In view of the importance of the objective, more efforts to create viable exchange programs are required.

3. Concluding Remarks

A broad overview of the experiences of IIIIE has been provided in the above essay. Because of the extensive range of activities, a detailed datewise and programwise account which was originally planned, was not carried out. Such a document would obscure the forest by looking at the trees. While recommendations for progress have been made for each of the several targeted goals separately, it is worth recapitulating the major issues here. As already detailed, a tremendous amount of work has been done, and landmark achievements have been made. This is especially remarkable in view of the meager resources which have been available to IIIIE for most of its history. Critical issues for future development are summarized below. In my view the most important limitations on further progress lie in our over-reliance on Western models of education. *10:58 "In the bounty of God and in His grace (that is, the Quran), then, let them rejoice: it is better than all that they may amass!"*

We must look to our own traditions of education, which are often better than the models we are copying from the West. Utilizing Western institutional models, we have opted for rigid, hierarchical, and authoritarian administrative structures, in preference to the strong egalitarian and cooperative administrative structures of Islam. This has been tremendously harmful in many ways. The development of ideals, ownership and responsibility, and spirit of working together with sacrifice for the common cause of service to the Ummah, has been lost. We must remove these hangovers of our colonial past, and recover our Islamic heritage to progress.

Since Western institutions do not have any provision for character building, we have also not put in any systematic mechanisms. While informal mechanisms have been of help in this dimension, we need to look to our very strong heritage to devise more systematic, well planned, and integrated schemes for character development within the university environment.

Islam has a tremendously strong tradition of the value placed on knowledge, the importance of seeking knowledge, the value of the scholars ink in relation to the martyrs blood, etc. These need to be impressed upon the student. Unfortunately, our typical students continue to be infused with the Western idea that education is for a degree, degree is for jobs, and jobs are for money – this downgrading of knowledge is antithetical to the Islamic spirit, and we need to infuse our students with the value of knowledge according to our traditions, and remove them from the Western money oriented spirit.

Western models of social science require the stance of a neutral observer. I have recommended that we develop action oriented study schemes, motivate students by involving them in project for social welfare and poverty relief, and develop passion and commitment for service of mankind for the sake of Allah. Again this will require rejecting Western models and looking to our own heritage for inspiration.

We have already discussed how over-valuing Western intellectual traditions and under-valuing our own heritage have created formidable obstacles in the path of the project of Islamization of knowledge. Similarly, training Islamic professionals requires training along certain dimensions which are not at all part of the Western models – these have been discussed earlier.

Western concepts of unity along lines of the nation are alien to Islam, but have been absorbed unconsciously by the Muslim masses. We must work actively to combat this influence and promote the unity of the Ummah as a whole, as well as the concept that the Ummah is meant for the benefit of the entire human race. We must work to promote the good, prevent the evil, and spread the message of Allah to the entire human race, which is mission entrusted to this Ummah. For those who take up this call as the central mission of their lives, Allah has promised his help: *7:7 O ye who believe! If ye will aid (the cause of) Allah, He will aid you, and plant your feet firmly.* With the help of Allah, all things can be accomplished, while nothing is possible without it.

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أ.د. أسد زمان

مدير المعهد العالمي للاقتصاد الإسلامي - باكستان

المستخلص: في مطلع القرن الخامس عشر الهجري شهد العالم الإسلامي ميلاد جامعتين عالميتين وهما؛ الجامعة العالمية الإسلامية في إسلام آباد، والجامعة العالمية الإسلامية بماليزيا. لقد تمثلت الرسالة التي حملتها هاتين الجامعتين في إضفاء الصبغة الإسلامية على مجالات العلوم المختلفة، فكان من ذلك ظهور مصطلح "الاقتصاد الإسلامي". وقد كان الهدف من إيجاد هذا العلم هو طرح بدائل اقتصادية لما هو سائد من نظريات اقتصادية مبنية على أساس ما أنتجه الإنسان من مبادئ وأفكار ونظريات. هذه الورقة تحول الوقوف على تجربة المعهد العالمي للاقتصاد الإسلامي الذي يمثل أحد الأقسام الرئيسية بالجامعة العالمية الإسلامية في إسلام آباد. الهدف الرئيس من الورقة هو كيفية الاستفادة من هذه التجربة لدعم مشروع الاقتصاد الإسلامي في المستقبل. وسوف تقف الورقة على جوانب النجاح لتقويتها والأخذ بها، ثم عوامل الفشل لتجنبها.